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PATENT Attorney Docket No. 34823/400100

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant: Josephson et al.

Serial Number: 10/063,796

Filed: May 14, 2002

For: METHOD FOR VERIFYING AND AUTHENTICATING INITIALLY NAMED PAYEE OF NEGOTIABLE

INSTRUMENTS

Examiner: Pitts, Harold I.

Art Unit: 2876

Conf. No: 2713

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Technology Center 2800, facsimile number 703,877,9378, on January 16,

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Date: January 16, 2004

Mail Stop Non-Fee Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND REMARKS IN RESPONSE TO FIRST OFFICE ACTION

Dear Six:

This Amendment and Remarks is in response to the First Office Action mailed October 28, 2003, for the above captioned application.

Claims 1 - 19 are pending in this application and have been rejected.

Amendment to the Specification begins on page 2 of this paper.

Listing of claims begins on page 3 of this paper, and Remarks begin on page 6 of this paper.